

FUTURE-PROOF BORROWING WITH BANTERRA'S RATE REDUCTION PROGRAM*

We know customers may be hesitant to borrow within the current rate environment. That's why Banterra Bank offers competitive rates today as well as the opportunity for two rate reductions in the future:

- First rate reduction request can be made after 12 timely regular payments
- Mitigated exposure to rising rates with an opportunity to benefit from declining rates
- Take advantage of declining rates without having to refinance

TALK TO YOUR BANTERRA
MACHINE TOOL REPRESENTATIVE
TO LEARN MORE





At Banterra Bank, we offer simple interest equipment loans on both new and used machine tools:

- Low, fixed rates with terms up to 72 months
- No prepayment penalties for early payoff
- Additional principal payments allowed at anytime
- 100% financing with first payment deferral up to 90 days available
- Repair Or Replace Equipment Protection Program available
- Quick application-only process (up to \$500,000)
- Fast approvals and electronic loan documentation
- Inquire about refinancing loans currently with other lenders

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*Financing is subject to terms, conditions, and restrictions, which may change without prior notification, and not all applicants will qualify. Customers must contact their account officer to request rate changes, they are not automatic or guaranteed. No payments made prior to the rate reduction will be adjusted. First payment deferrals allowed up to 90 days from the date of equipment acceptance if qualified.